

Walter O'Cheskey
 Chapter 13 Trustee
 6308 Iola Avenue
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:
 CHANCE ALLEN JOHNSTON

CASE NO: 12-70282-HDH-13
 HEARING DATE: 5/15/2013
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
017 0 U	TRAC	\$2,364.00	018 0 U	WESTERN TRAIL EMERG PHYSICIANS	\$1.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	HERRING NATIONAL BANK	RANGER 4-WHEELER, TRAILERS, HORSES	\$36,405.18	\$32,700.00	6.50%	60	\$613.46 PAID BY TRUSTE
	Term extended from 51 to 60 months. See Modification Below.						
009 0	WAGGONER NATIONAL BANK	1994 Z71, HORSES, TRAILER	\$10,064.28	\$23,575.00	6.50%	60	\$226.90 PAID BY TRUSTE
	Term extended from 51 to 60 months. See Modification Below.						
010 0	WAGGONER NATIONAL BANK	PERS PROP - CROSS COLLATERALIZED	\$6,698.08	\$12,852.00	6.50%	60	\$146.22 PAID BY TRUSTE
	Term extended from 51 to 60 months. See Modification Below.						
011 0 *	FIRST FINANCIAL BANK	2006 CHEVROLET 2500 PICKUP/SURRENDER -CLAIM SHOWS TO BE DODGE RAM	\$23,795.34	\$26,475.00			SURRENDERED
012 0 *	GEMB/BOMBARD	2007 BOMBARDIER SEA DOO/SURRENDER	\$0.00	\$23,905.00			SURRENDERED

PRIORITY CREDITORS

003 0 *	INTERNAL REVENUE SERVICE	2009 UNAS LIAB TAXES	\$4,755.87			60	\$113.24 PAID BY TRUSTE
	Not provided for in confirmed plan. See Modification Below.						

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 1 U	HERRING NATIONAL BANK	\$3,705.18	013 0 U	ASSET ACCEPTANCE	\$2,941.04
	SPLIT CLAIM/RANGER TRAILER AND HORSES			PURCHASES/GEMB NATIONWIDE BUYING GROUP	
015 0 U	QUANTUM3 GROUP	\$457.48	016 0 U	PRA RECEIVABLES MANAGEMENT	\$1,620.31
	PURCHASES/BEALLS			PURCHASES/CHASE BANK	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

All creditors shall be paid over 60 months. The IRS is allowed a priority claim for \$4,755.87 to be paid over 60 months with a payment of \$113.24.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 5/15/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 3/8/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ASSET ACCEPTANCE PO BOX 2036 WARREN MI 48090
BAY AREA CREDIT SERVICE LLC PO BOX 467600 ATLANTA GA 31146
BEALLS WFNNB PO BOX 182686 COLUMBUS OH 43218
CAPITAL RECOVERY GROUP INSOLVE RECOVERY DEPT 3203 PO BOX 123203 DALLAS TX 75312
CHANCE ALLEN JOHNSTON 15667 FM 91 CHILLICOTHE TX 79225
CHASE PO BOX 15298 WILMINGTON DE 19850
FIRST FINANCIAL BANK PO BOX 701 ABILENE TX 79604
FIRST FINANCIAL BK NA 400 PINE ST ABILENE TX 79601
GEMB/BOMBARD ATTENTION: BANKRUPTCY PO BOX 103106 ROSWELL GA 30076
GIBSON DAVENPORT ANDERSON 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301
HERRING NATIONAL BANK PO BOX 2040 VERNON TX 76385
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
NANCY JOHNSTON 15667 FM 91 CHILLICOTHE TX 79225
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
QUANTUM3 GROUP WORLD FINANCIAL NETWORK BANK PO BOX 788 KIRKLAND WA 98083
TRAC PO BOX 6500 SIOUX FALLS SD 57117
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WAGGONER NATIONAL BANK 1818 TEXAS ST VERNON TX 76384
WAGGONER NATIONAL BANK ATTN TRENT GILLESPIE PO BOX 2271 VERNON TX 76384
WAGGONER NATIONAL BANK JENNIFER MURPHY 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301
WESTERN TRAIL EMERG PHYSICIANS PO BOX 98612 LAS VEGAS NV 89193
WFFNB RETAIL CSCL DISPUTE TEAM DES MONINES IA 50306